

which make it number one as touted by Money magazine.

Portsmouth, New Hampshire's Port City, placed sixth as the most desirable place in the country. The Portsmouth community relies on many major technology and communications firms to help thrust to the forefront of the Nation. The Portsmouth community is a great place to raise a family with its many fine schools and major colleges nearby including the University of New Hampshire in nearby Durham. The Port City is also the home of one of our Nation's finest military institutions, the Portsmouth Naval Shipyard.

Manchester, the Queen City, picked up the sixth place honors in the Nation. The Queen City has many high-tech firms and major telecommunications businesses which help add to the economic power of the city. Manchester sits on the banks of the Amoskeag river, the home to many of the historic manufacturing plants of the late 1800's and early 1900's. Situated in the Merrimack Valley of New Hampshire, Manchester is also home to a booming cultural arts center which is the pride of northern New England.

Mr. President, it is no surprise that New Hampshire is the only State with three towns in the top ten. I can think of no cities in America more deserving of these top honors than Nashua, Portsmouth, and Manchester. I applaud the local officials, enterprising businessmen and women, and the committed citizens of these great cities. They helped bring about an economic revival that has propelled New Hampshire into national recognition once again. I am proud to represent them all in the U.S. Senate.●

NATIONAL HOME OWNERSHIP WEEK

● Mr. SARBANES. Mr. President, this week we mark the second anniversary of the National Home Ownership Week. I rise to join with my constituents and citizens across the Nation to celebrate the efforts to promote and expand the rate of home ownership in this country.

It is my view that home ownership activities foster and encourage the revitalization of neighborhoods. Home ownership stabilizes local communities by providing families with a renewed sense of civic responsibility and commitment to the well-being of their neighborhoods. In addition, home ownership is one of the single most important vehicles for personal financial growth and wealth accumulation. New home ownership encourages investment and job growth in areas where such investment has been lacking. While a majority of Americans today are homeowners, many moderate and low income families are unable to overcome the economic barriers to owning a home. The National Home Ownership Week is part of the national strategy to make the dream of home ownership a reality for these families.

Study after study has demonstrated that many families with high enough

incomes to buy homes and who may, in fact, be paying as much in rent as they would be in mortgage payments, are locked out of home ownership because they cannot generate the down payment or closing costs necessary. Helping families to surmount those barriers, and then providing them with mortgages at affordable rates so that they can become home owners, means moving those families toward long-term economic security. Therefore, it is imperative that we work to increase the availability of credit and affordable mortgages for moderate and low income families who labor to own their piece of the American dream.

The number of local events being held across the country to celebrate National Home Ownership Week now exceeds 600. In my state of Maryland, I had the privilege of attending an event in Wheaton, MD, to announce the "Home Ownership Montgomery" initiative as part of this week's celebration of home ownership activities. I was proud to stand with representatives from the Montgomery County Housing Opportunities Commission, the county government, Fannie Mae and other dedicated housing advocates. As part of the strategy to increase the number of Maryland home owners, Montgomery County has partnered with Fannie Mae to make millions of dollars of low interest loans available to low income families who need assistance with closing costs and mortgage payments. It is my hope that these efforts and numerous others will increase the current home ownership rate in Maryland from 65.9 percent to 67.5 percent, the national goal set by the National Partners in Home Ownership.

The success of National Home Ownership Week is made possible by many innovative public-private partnerships. In this age of shrinking Federal resources, partnerships have leveraged funds to support millions of dollars in home ownership activities. National organizations such as the Local Initiatives Support Corporation and the Enterprise Foundation, local nonprofits and for-profits such as Interfaith Housing of Western Maryland, and local governments have developed thousands of homes for low income families. I salute these combined efforts to rebuild local communities. At the same time, we must not forget that federal funding for affordable housing assistance and homeless individuals has been on the decline. The dream of home ownership is a dream that many families of varied incomes desire. It is my hope that National Home Ownership Week will not only help to raise the awareness of the need for increased home ownership, but at the same time, heighten the public's consciousness of the benefits of providing affordable housing for all families.●

TRIBUTE TO MACON COUNTY

● Mr. FRIST. Mr. President, I rise to today to recognize Macon County—a beautiful county in my home state of Tennessee.

The people of Macon County are hard and prosperous workers who have never lost touch with their core community values, even as they have responded to our ever changing times. For instance, with their deep roots in tobacco farming, Macon County farmers have had to adapt to rapid changes in agriculture and agribusiness. For many, that has meant expanding to grow alternative crops—like sweet peppers—to remain competitive throughout the Nation.

Other residents have recognized the value of the area's natural beauty, and the county's tourism has grown as a result. Places like Union Camp Waterfall, Winding Stairs natural rock formation and Red Boiling Springs draw many visitors from Tennessee and throughout the country.

Every year Macon countians celebrate those values, the success of their community and the common bond they share in many different ways. Whether it's their award-winning county fairs or the perfect balance they have achieved between the county's unique natural features, residents of Macon County can take pride in their work and in themselves.

Mr. President, the citizens of Macon County are hardworking, forward-thinking individuals dedicated not only to the growth and success of their community, but also to the growth and success of their community spirit. I salute them all. ●

GIRL SCOUT GOLD AWARD

● Mr. LIEBERMAN. Mr. President, today I would like to salute 13 outstanding young women who have been honored with the Girl Scout Gold Award by Connecticut Trails Girl Scout Council in North Haven, CT. They are Katherine Berinato, Amy Suzanne Brink, Anne T. Dwyer, Sarah Erling, Carolyn Greeno, Paige Henninger, Bri Lyn Howell, Theresa Lacombe, Kristen A. McAree, Elizabeth Shepherd, Jennifer R. Westmoreland, Rebecca Wonneberger, and Heather Swanson. They are being honored on June 8, 1997, for earning the achievement award in U.S. Girl Scouting. The Girl Scout Gold Award symbolizes outstanding accomplishments in areas of leadership, community service, career planning, and personal development. The award can be earned by girls aged 14-17, or in grades 9-12.

Girls Scouts of the U.S.A., an organization serving over 2.5 million girls, has awarded more than 20,000 Girl Scout Gold Awards to Senior Girl Scouts since the inception of the program in 1980. To receive the award a Girl Scout must earn four interest project patches, the Career Exploration Pin, the Senior Girl Scout Leadership Award, and the Senior Girl Scout Challenge, as well as design and implement a Girl Scout Gold Award project. A plan for fulfilling these requirements is created by the Senior Girl Scout and is